



Division of Insurance

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Contact: Marianne Goodland, Public Information Officer,
Colorado Division of Insurance, 303.894.2261
Jessica Roe, DORA Director of Communications, 303.894.2338

New Report Shows More Than 150,000 Coloradans Participated in Wellness Programs Offered by Insurers in the Small Group and Individual Markets

Denver – A new report from the Colorado Division of Insurance shows more than 150,000 Coloradans participated in wellness programs offered by health insurers in the small group and individual markets as of December 31, 2010.

The reporting requirement was part of House Bill 10-1160 that allowed carriers to offer wellness programs to small employers and individuals. The report includes information on the type of wellness and prevention programs offered, the types and nature of incentives or rewards provided by the programs, the total number of individuals participating, and discounts provided to small group and individual members.

“Wellness programs can include health screenings, stress management, tobacco-cessation or even health club memberships,” according to Commissioner of Insurance Jim Riesberg. This report “shows that Coloradans are taking more personal responsibility for their health. Taking care of their health now may prove beneficial in the long run, both for their health and for their wallets.”

According to the Wellness Report, only 30 percent of all carriers (large group, small group and individual market) that offered health coverage plans also offered wellness programs. The largest number of carriers that offered those programs were in the large group market; almost 55 percent of the carriers in that market offered wellness programs to their members. Fewer than half of the carriers that offered small group health coverage plans also offered wellness programs, and about one in five of those offering individual coverage also offered wellness programs to their members.

In addition to improved health outcomes, consumers in some plans also received financial incentives for participation. Five carriers offer premium discounts, while six offer gym memberships. A few carriers offered modifications to co-pays, deductibles or co-insurance. Carriers reported \$315,000 in total discounts in the individual market in 2010. Carriers did not report any discounts for small employers.

Click [here](http://www.dora.state.co.us/insurance/pb/2012/legiWellnessreport010512.pdf) to read the report or go to <http://www.dora.state.co.us/insurance/pb/2012/legiWellnessreport010512.pdf>.

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*The **Colorado Division of Insurance** regulates the insurance industry and assists consumers and other stakeholders with insurance issues.*

DORA is dedicated to preserving the integrity of the marketplace and is committed to promoting a fair and competitive business environment in Colorado. Consumer protection is our mission.